

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: ELBERT SANDERS	§	Case No. 16-bk-10324
YVONNE SANDERS	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/19/2016.
- 2) The plan was confirmed on 09/06/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/23/2020.
- 6) Number of months from filing or conversion to last payment: 54.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,081.57.
- 10) Amount of unsecured claims discharged without full payment: \$34,181.34.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 34,620.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 34,620.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,673.02	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,673.02
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
SUNTRUST BANK	Sec	32,356.00	32,451.00	1,198.43	893.10	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	1,798.82	1,798.82	175.46	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	510.72	510.72	49.82	0.00
PECO	Uns	414.00	721.97	721.97	70.42	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	151.50	151.50	14.78	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	313.24	313.24	30.55	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	0.00	224.75	224.75	21.92	0.00
PGW	Uns	148.00	416.33	416.33	40.61	0.00
CAPITAL ONE BANK	Uns	4,284.00	4,284.95	4,284.95	417.61	0.00
QUANTUM3 GROUP	Uns	0.00	2,319.76	2,319.76	226.28	0.00
MIDLAND CREDIT MANAGEMENT	Uns	3,192.00	3,192.15	3,192.15	311.37	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	3,728.24	3,728.24	363.66	0.00
MERRICK BANK	Uns	1,899.00	1,812.44	1,812.44	176.79	0.00
PNC BANK	Sec	22,233.00	22,323.09	24,933.58	24,933.58	0.00
WELLS FARGO BANK	Uns	2,143.00	2,244.85	2,244.85	218.97	0.00
PNC BANK,N.A.	Sec	47,290.00	47,806.93	637.46	637.46	0.00
CERASTES LLC	Uns	0.00	3,737.83	3,737.83	364.60	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ASHRO	Uns	334.10	NA	NA	0.00	0.00
COMCAST CABLE	Uns	556.04	NA	NA	0.00	0.00
COMENITY BANK/ASHSTWRT	Uns	974.00	NA	NA	0.00	0.00
EINSTEIN PHYSICIANS	Uns	236.98	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	95.00	NA	NA	0.00	0.00
FOX CHASE CANCER CENTER	Uns	227.48	NA	NA	0.00	0.00
GRIMEL FIN. CORP	Uns	332.00	NA	NA	0.00	0.00
MIDNIGHT VELVET	Uns	1,862.69	NA	NA	0.00	0.00
MONTGOMERY WARD	Uns	151.45	NA	NA	0.00	0.00
PUBLISHERS CLEARING HOUSE	Uns	20.91	NA	NA	0.00	0.00
SEVENTH AVE	Uns	240.70	NA	NA	0.00	0.00
SYNCB/LOWES	Uns	3,562.00	NA	NA	0.00	0.00
TEK-COLECT INC	Uns	68.00	NA	NA	0.00	0.00
TEMPLE UNIVERSITY HOSP	Uns	180.00	NA	NA	0.00	0.00
WATER REV BUREAU	Uns	119.28	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Uns	2,246.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 637.46	\$ 637.46	\$ 0.00
Debt Secured by Vehicle	\$ 24,933.58	\$ 24,933.58	\$ 0.00
All Other Secured	\$ 1,198.43	\$ 893.10	\$ 0.00
TOTAL SECURED:	\$ 26,769.47	\$ 26,464.14	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 25,457.55	\$ 2,482.84	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,673.02	
Disbursements to Creditors	\$ 28,946.98	
TOTAL DISBURSEMENTS:		\$ 34,620.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 03/15/2021

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.